



PATENT  
Attorney Docket No. 5997.0013-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Paul A. THOMAS et al.	)	Group Art Unit: 3694
	)	
Application No.: 10/813,260	)	Examiner: Samica L. Norman
	)	
Filed: March 31, 2004	)	
	)	
For: RISK-BASED REFERENCE POOL	)	Confirmation No.: 5447
CAPITAL REDUCING SYSTEMS	)	
AND METHODS	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed December 28, 2007, a response to which is due by April 28, 2008, with a one-month extension of time and fee payment filed concurrently herewith, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.